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Newsroom

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Income, Poverty and Health Insurance Coverage in the United States: 2012

The U.S. Census Bureau announced today that in 2012, real median household income and the poverty rate were not statistically different from the previous year, while the percentage of people without health insurance coverage decreased.

Median household income in the United States in 2012 was \$51,017, not statistically different in real terms from the 2011 median of \$51,100. This followed two consecutive annual declines.

The nation's official poverty rate in 2012 was 15.0 percent, which represents 46.5 million people living at or below the poverty line. This marked the second consecutive year that neither the official poverty rate nor the number of people in poverty were statistically different from the previous year's estimates. The 2012 poverty rate was 2.5 percentage points higher than in 2007, the year before the economic downturn.

The percentage of people without health insurance coverage declined to 15.4 percent in 2012 — from 15.7 percent in 2011. However, the 48.0 million people without coverage in 2012 was not statistically different from the 48.6 million in 2011.

These findings are contained in the report *Income, Poverty, and Health Insurance Coverage in the United States: 2012*. The following results for the nation were compiled from information collected in the 2013 Current Population Survey (CPS) Annual Social and Economic Supplement (ASEC). The CPS-ASEC was conducted between February-April 2013 and collected information about income and health insurance coverage during the 2012 calendar year. However, the information on shared households pertains to the circumstances at the time of the survey. The CPS-based report includes comparisons with one year earlier. State and local results will be available on Thursday from the American Community Survey.

Income

- Real median incomes in 2012 for family households (\$64,053) and nonfamily households (\$30,880) were not statistically different from the levels in 2011.
- A comparison of real household income over the past five years shows an 8.3 percent decline since 2007, the year before the nation entered an economic recession.

Race and Hispanic Origin

(Race data refer to people reporting a single race only; Hispanics can be of any race)

- Changes in real median household income were not statistically significant for race and Hispanic-origin groups between 2011 and 2012. (See [Table A](#).)

Regions

- The West experienced an increase of 3.2 percent in real median household income between 2011 and 2012, while the changes for the remaining regions were not statistically significant. In 2012, households with the highest median incomes were in the West and the Northeast (with medians that were not statistically different from each other), followed by the Midwest and the South. (See [Table A](#).)

Nativity

- In 2012, households maintained by a naturalized citizen or a native-born citizen had higher median incomes than households maintained by a noncitizen. The real median incomes of households maintained by a native- or foreign-born person, regardless of citizenship status, in 2012 were not statistically different from their respective 2011 medians. (See [Table A](#).)

Earnings

- The changes in the real median earnings of men and women who worked full time, year-round between 2011 and 2012 were not statistically significant. In 2012, the median earnings of women who worked full time, year-round (\$37,791) was 77 percent of that for men working full time, year-round (\$49,398) — not statistically different from the 2011 ratio. The female-to-male earnings ratio has not experienced a statistically significant annual increase since 2007.
- The number of men working full time, year-round with earnings increased by 1.0 million between 2011 and 2012; the change for women was not statistically significant.

Income Inequality

- The Gini index was 0.477 in 2012, not statistically different from 2011. Since 1993, the earliest year available for comparable measures of income inequality, the Gini index has increased 5.2 percent. (The Gini index is a measure of household income inequality across the nation, with zero representing total income equality and one equivalent to total inequality.)
- Changes in income inequality between 2011 and 2012 were not statistically significant as measured by the shares of aggregate household income that each quintile received.

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Poverty

- In 2012, the family poverty rate and the number of families in poverty were 11.8 percent and 9.5 million. Neither level was statistically different from the 2011 estimates.
- In 2012, 6.3 percent of married-couple families, 30.9 percent of families with a female householder and 16.4 percent of families with a male householder lived in poverty. Neither the poverty rates nor the estimates of the number of families in poverty for these three family types showed any statistically significant change between 2011 and 2012.

Thresholds

- As defined by the Office of Management and Budget and updated for inflation using the consumer price index, the weighted average poverty threshold for a family of four in 2012 was \$23,492.

(See <<http://www.census.gov/hhes/www/poverty/data/threshld/index.html>> for the complete set of dollar value thresholds that vary by family size and composition.)

Sex

- In 2012, 13.6 percent of males and 16.3 percent of females were in poverty. Neither poverty rate showed a statistically significant change from its 2011 estimate.

Race and Hispanic Origin

(Race data refer to people reporting a single race only; Hispanics can be of any race)

- The poverty rate for non-Hispanic whites was lower in 2012 than it was for other racial groups. [Table B](#) details 2012 poverty rates and numbers in poverty, as well as changes since 2011 in these measures, for race groups and Hispanics. None of these groups experienced a statistically significant change in their poverty rate between 2011 and 2012.

Age

- In 2012, 13.7 percent of people 18 to 64 (26.5 million) were in poverty compared with 9.1 percent of people 65 and older (3.9 million) and 21.8 percent of children under 18 (16.1 million).
- No age group experienced a statistically significant change in the number or rates of people in poverty between 2011 and 2012, with one exception: the number of people 65 and older in poverty rose between 2011 and 2012.

Nativity

- The 2012 poverty rate was not statistically different from 2011 for either the native-born, naturalized citizens, noncitizens, or the foreign-born in general. [Table B](#) details 2012 poverty rates and the numbers in poverty, as well as changes since 2011 in these measures, by nativity.

Regions

- The West was the only region to show a statistically significant change in its poverty rate, which declined from 15.8 percent in 2011 to 15.1 percent in 2012. The South was the only region in which the number in poverty changed, rising from 18.4 million in 2011 to 19.1 million in 2012. (See [Table B](#).)

Shared Households

Shared households are defined as households that include at least one "additional" adult: a person 18 or older who is not enrolled in school and is not the householder, spouse or cohabiting partner of the householder.

- In spring 2007, prior to the recession, there were 19.7 million shared households. By spring 2013, the number had increased to 23.2 million and their percentage of all households rose by 1.9 percentage points from 17.0 percent to 19.0 percent. Between 2012 and 2013, the number and percentage of shared households increased.
- In spring 2013, 10.1 million young adults age 25-34 (24.1 percent) were additional adults in someone else's household. Neither of these were statistically different from 2012.
- It is difficult to precisely assess the impact of household sharing on overall poverty rates. Young adults age 25-34, living with their parents, had an official poverty rate of 9.7 percent, but if their poverty status were determined using only their own income, 43.3 percent had an income below the poverty threshold for a single person under age 65.

Health Insurance Coverage

- The number of people with health insurance increased to 263.2 million in 2012 from 260.2 million in 2011, as did the percentage of people with health insurance (84.6 percent in 2012, 84.3 percent in 2011).
- The percentage of people covered by private health insurance in 2012 was not statistically different from 2011, at 63.9 percent. This was the second consecutive year that the percentage of people covered by private health insurance coverage was not statistically different from the previous year's estimate. The percentage covered by employment-based health insurance in 2012 was not statistically different from 2011, at 54.9 percent.
- The percentage of people covered by government health insurance increased to 32.6 percent in 2012, from 32.2 percent. The percentage covered by Medicaid in 2012 was not statistically different from 2011, at 16.4 percent. The percentage covered by Medicare rose over the period, from 15.2 percent in 2011 to 15.7 percent in 2012. Since 2009, Medicaid has covered more people than Medicare (50.9 million compared with 48.9 million in 2012).
- The percent of children younger than 18 without health insurance declined to 8.9 percent (6.6 million) in 2012 from 9.4 percent (7.0 million) in 2011. The uninsured rates did not show a statistical change for all other age groups: 19 to 25, 26 to 34, 35 to 44, 45 to 64 and people 65 and older.
- The uninsured rate for children in poverty (12.9 percent) was higher than the rate for children not in poverty (7.7 percent).

- In 2012, the uninsured rates decreased as household income increased from 24.9 percent for those in households with annual income less than \$25,000 to 7.9 percent in households with income of \$75,000 or more.

Race and Hispanic Origin

(Race data refer to those reporting a single race only; Hispanics can be of any race)

- The uninsured rate for Asians and Hispanics declined between 2011 and 2012, while the number of uninsured did not change significantly. For non-Hispanic whites and blacks, both measures in 2012 were not statistically different from 2011. (See [Table C.](#))

Nativity

- The proportion of the foreign-born population without health insurance in 2012 was about two-and-a-half times that of the native-born population. The uninsured rate declined for the foreign-born population between 2011 and 2012, while the 2012 rate was not statistically different from the 2011 rate for naturalized citizens and noncitizens. [Table C](#) details the 2012 uninsured rate and the number of uninsured, as well as changes since 2011 in these measures, by nativity.

Regions

- The Northeast had the lowest uninsured rate in 2012. Between 2011 and 2012, the uninsured rate decreased for the Midwest and the West, while there were no statistically significant differences for the remaining two regions. Similarly, the number of uninsured people declined in the Midwest and the West, while there were no statistically significant changes for the other two regions. (See [Table C.](#))

Supplemental Poverty Measure

The poverty statistics released today compare the official poverty thresholds to money income before taxes, not including the value of noncash benefits. The Census Bureau's statistical experts, with assistance from the Bureau of Labor Statistics and in consultation with other appropriate agencies and outside experts, have developed a supplemental poverty measure to serve as an additional indicator of economic well-being by incorporating additional items such as tax payments and work expenses in its family resource estimates. It does not replace the official poverty measure and will not be used to determine eligibility for government programs.

Both the Census Bureau and the interagency technical working group that helped develop the supplemental poverty measure consider it to be a work in progress and expect that there will be improvements to the statistic over time. See [Income, Poverty, and Health Insurance Coverage in the United States: 2012](#) for more information. The Census Bureau published preliminary poverty estimates using this supplemental measure in November 2011 and November 2012. Supplemental poverty estimates for 2012 will be published in fall 2013.

State and Local Estimates from the American Community Survey




On Thursday, the Census Bureau will release single-year estimates for 2012 of median household income, poverty and health insurance coverage for all states, counties, places and other geographic units with populations of 65,000 or more from the [American Community Survey](#). These statistics will include numerous social, economic and housing characteristics, such as language, education, the commute to work, employment, mortgage status and rent. Later today, subscribers will be able to access these estimates on an embargoed basis.

The American Community Survey provides a wide range of important statistics about people and housing for every community across the nation. The results are used by everyone from town and city planners to retailers and homebuilders. The survey is the only source of local estimates for most of the 40 topics it covers for even the smallest communities.

The Current Population Survey Annual Social and Economic Supplement is subject to sampling and nonsampling errors. All comparisons made in the report have been tested and found to be statistically significant at the 90 percent confidence level, unless otherwise noted.

For additional information on the source of the data and accuracy of the estimates for the CPS, visit http://www.census.gov/hhes/www/p60_245sa.pdf.

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